

SUITABILITY OF GREEN ECONOMY WITH ISLAMIC ECONOMY TO ACHIEVE SUSTAINABLE DEVELOPMENT GOALS

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Abstract

Global warming and climate change, driven by exploitative economic systems, have heightened the urgency of economic restructuring toward a green paradigm. This research aims to examine the suitability of the green economy concept and Islamic economic principles within the framework of achieving the Sustainable Development Goals (SDGs). Using the library research method with content analysis techniques, this study analyzes the alignment of the green economy in three main clusters of Islamic economics, namely: Islamic finance, Islamic social finance (Ziswaf), and Islamic business. The results of the study show that Islamic economics provides an ethical foundation through the concept of khalifah fil 'ardh and fiqh al-bi'ah which prohibits environmental destruction and emphasizes ecological responsibility. In the financial cluster, green sukuk instruments have emerged as innovative funding solutions for environmentally friendly projects that meet sharia principles. In the social finance sector, the use of Ziswaf, including the cash waqf-linked blue sukuk, has proven to be effective in supporting nature conservation as well as poverty alleviation. The integration of Islamic business with the green economy encourages the creation of green entrepreneurship (ecopreneurship) that prioritizes resource efficiency and zero-waste systems. This research concludes that the synergy between the green economy and Islam offers an inclusive and sustainable development model for the benefit of future generations.

Keywords: green economy; green sukuk; ziswaf; Islamic business; sustainable development

A. INTRODUCTION

Global warming has become an important concern for countries in the world in recent decades. Data from the Copernicus Climate Change Service (C3S) states that by January 2025 the average global temperature will rise by 1.75 °C compared to the average temperature of the pre-industrial era (1850-1900). Another report from the Intergovernmental Panel on Climate Change (IPCC) suggests that a global temperature rise of 1.5 °C could pose a threat of drought for 951 million people. The IPCC also states that rising global temperatures can cause other problems such as environmental degradation, declining agricultural production, climate change, and

other socio-economic problems. The impacts of global warming that are currently most felt are climate change, such as climate and uncertain weather, changes in rainfall patterns, extreme temperatures during winter and summer, and sea level rise due to melting ice at the poles. This has the potential to have a negative impact on life on earth both in terms of health, agricultural systems, food security, economy, and ecosystem instability. Global warming that causes climate change is caused by the exploitation of natural resources to meet human needs, but it is not balanced by nature conservation efforts (Hidayati et al., 2024). As an effort to overcome the impact of global climate change, countries in the world through the United Nations (UN) have launched the Sustainable Development Goals (SDGs) which consist of 17 sustainable development agendas. The SDGs are expected to be a reference for global economic development that not only prioritizes increasing income (GDP), but also pays attention to the sustainability of life for future generations.

The increasingly complex problem of climate change has encouraged the emergence of the concept of a green economy. According to Hidayati et al (2024), the concept of a green economy offers a new perspective in economic development, which not only focuses on increasing GDP, but also considers the impact on environmental sustainability and the well-being of future generations. Green economy theory and practice are needed in the current economic discussion because they relate to economic restructuring to achieve environmental sustainability, carbon reduction, social justice, and economic stability (Rusydia & Bahri, 2022). The increasing awareness of the importance of the green economy is influenced by the global community's concern about economic decline and environmental degradation. The capitalist economic system is by far the main factor causing the economic crisis and environmental damage (Mirzal et al., 2024). The concept of green economy emphasizes aspects of environmental sustainability, social inclusivity, economic growth with efficient use of resources, and being able to overcome environmental degradation and climate change (Kaswoto et al., 2025). Conventional economic systems that are oriented towards short-term economic growth and capital accumulation, ignore moral values and ecological responsibilities so that they have an impact on environmental crises ranging from climate change, soil degradation, water and air pollution, and ecosystem imbalances (Murtaziq, 2025). Thus, the environmental damage caused by climate change is caused by an economic system that ignores ecological responsibility and only cares about short-term profits and growth, without paying attention to the sustainability of the ecosystem for future generations. Therefore, it is important to implement the concept of green economy in every economic policy to minimize the economic impact on environmental damage.

As the religion with the second largest number of adherents in the world, Islam has provided guidance to all its adherents, including in terms of economy and environment (Mirzal et al., 2024). Islamic economics is an economic system based on the principles and values of Islamic sharia sourced from the Qur'an and Hadith. In the Qur'an Surah Al-Baqarah verse 30 it is stated that humans have a duty to be *khalifah fil 'ardh* or leaders on earth with the aim of worshipping Allah SWT, prospering life on earth by utilizing the natural resources that have been available,

but it does not mean that humans are allowed to exploit nature on a large scale and ignore the principle of sustainability. Therefore, the concept of Islamic economics emerged which aims to balance between economics and natural preservation. The principles of Islamic economics are rooted in the values of justice (*'adl*), equality (*Sāo Paulo*), and social welfare (*maslahah*) (Iskandar & Sulaiman, 2025). These principles not only apply to humans, but also apply to how humans treat the surrounding environment. In Islam, there is one of the fiqh that regulates the environment, namely fiqh al-bi'ah or environmental fiqh. Fiqh al bi'ah is an Islamic provision that is derived from detailed postulates about human behavior towards its environment in order to realize the benefits of the earth's population in general with the aim of keeping away the damage that occurs (Istiani & Purwanto, 2022). Fiqh al bi'ah is based on the understanding of how humans maintain and preserve natural resources as a manifestation of human efforts in managing the universe (Yusuf et al, 2022). Thus, the concept of green economy is in line with the principles of Islamic economics which pay attention to the balance between economic activities and environmental sustainability. Likewise, Islamic economics is also in line with the sustainable development goals that have been proclaimed by the United Nations as a guide in formulating sustainable development policies for future generations.

Based on the above background, the formulation of the problem in this study is how the aspect of the suitability of the green economy with Islamic economic principles to achieve sustainable development goals. This research aims to explore qualitatively the suitability of the green economy with Islamic economic principles in order to achieve sustainable development goals. Islamic economics, green economy, and sustainable development have similarities, namely both emphasizing environmental sustainability aspects in every economic development activity. Previous studies have largely analyzed the similarities between the green economy and the Islamic economy in general. This research seeks to fill the gap in previous researches, namely by analyzing the suitability of the green economy with three clusters of fields in Islamic economics consisting of Islamic finance, Islamic social finance, and Islamic business. The results of this study are expected to enrich references related to the green economy and Islamic economics and can be a reference for stakeholders to apply the concept of green economy in accordance with Islamic sharia values.

B. LITERATURE REVIEW

1. Green Economy

The concept of a green economy began to gain popularity after the 2008 global financial crisis. The international agreement on the green economy stems from concerns about economic recession, inequality, and climate change (Rusydiaana & Bahri, 2022). The green economy is a new paradigm that considers the aspect of environmental protection in every economic activity. In this concept, production activities are encouraged to use natural resources that are environmentally friendly, low-emission, and easy to recycle (Hidayati et al., 2024). The definition of a green economy according to the United Nations Environment

Programme (UNEP) is an economic concept that results in improved welfare and social equality and significantly reduces environmental risks and ecological scarcity. A green economy can also be defined as an economic system that produces low carbon, uses efficient resources, and is socially inclusive (Vaghefi et al., 2015). Murtaziq (2025) states that important aspects of the green economy include the use of renewable energy sources such as solar, wind, and water, efficient waste management, biodiversity conservation, and green infrastructure development. The green economy aims to reduce the negative impact of economic activities on the environment and natural resources to create sustainable development (Mirzal et al., 2024). Thus, a green economy is an economic system that considers environmental protection and the sustainability of natural resources in every economic activity to create sustainable development, quality economic growth, and equitable distribution of welfare and social inclusivity.

2. Islamic Economics and Environmental Conservation

Islamic economic principles emphasize the aspect of environmental protection in every economic activity. This is in line with the teachings of Islam which are *Rahmatan Lil Alamin* or mercy for the entire universe including the environment and all resources in it. In Islamic teachings, there is one fiqh that discusses the relationship between humans and nature, namely fiqh al bi'ah. Fiqh al bi'ah or environmental fiqh is Islamic provisions that are sourced from detailed postulates about human behavior towards their environment in order to realize the benefits of the earth's population in general with the aim of keeping away the damage that occurs (Istiani & Purwanto, 2022). Fiqh al bi'ah is part of contemporary fiqh which is intended to address environmental issues from a more practical perspective by providing legal benchmarks for interacting, managing, and maintaining the environment (Ikwan, et al., 2021). One of the principles of fiqh al bi'ah is the prohibition of environmental destruction. Islam prohibits all forms of destruction of the environment including pollution, industrial waste pollution, illegal deforestation, and uncontrolled exploitation of natural resources (Haq et al., 2025). Nature or the environment cannot be separated from social life because humans were created by Allah SWT as the caliph on this earth has a great responsibility in maintaining and preserving nature so that there is no damage that can harm humans and other creatures (Indrajati et al., 2023).

Several previous studies have examined the relationship between Islamic economics and fiqh al bi'ah. Nisak (2023) Analyze *cash waqf linked blue sukuk* with the approach of fiqh al bi'ah. The results of the study found that the fiqh al bi'ah approach in cash waqf linked blue sukuk aims to maintain the sustainability and welfare of marine ecosystems as well as improve the welfare of coastal communities through mangrove conservation, provision of environmentally friendly fishing gear, and the development of integrated fishing villages. Other research by Nurhasanah & Fathurrahman (2025) analyze the implementation of the sustainability policy of Bank Syariah Indonesia (BSI) based on the principles of fiqh al bi'ah. The results of the study show that BSI's sustainability efforts are

consistent with Islamic ethical values that show a balance between economic growth, social piety, and environmental management. Research by Jakiyudin, et al (2023) Analyzing the challenges of green economy-based ecotourism development using an alternative fiqh al bi'ah model. The results of the study show that there is an interconnection between ecotourism and the green economy in terms of impacts on the economic, social, and environmental sectors.

C. METHOD

This study uses a qualitative approach with a literature study approach (*library research*), which is a research method that makes literature as an object of study (Carrera-Rivera et al., 2022). This was done to explore the compatibility between the concept of the green economy (*green economy*) with Islamic economic principles in an effort to achieve sustainable development goals (*Sustainable Development Goals/SDGs*). The qualitative approach was chosen because it involves an iterative process, in which the scientific understanding of a phenomenon is continuously developed through the identification and differentiation of new conceptual distinctions obtained from in-depth research (Aspers & Corte, 2019). By using diverse documents, this method allows researchers to view social reality as a unique phenomenon so that it is not easy to generalize so that literature studies are carried out by collecting data from various sources (Noperlis et al., 2024). Noperlis added that the preparation of literature reviews is carried out by citing articles that are the results of quantitative and qualitative research, and are inseparable from the process of searching for information. Various written sources such as journal articles, academic books, policy documents, and other scientific publications to obtain relevant data and theoretical foundations (Mirzal et al., 2024). Through this approach, the researcher reviewed various literature that discussed the concept of green economy, maqasid al-shariah, Islamic finance, and their relationship with the sustainable development agenda. The data sources in this study are in the form of secondary data obtained from national and international indexed journal articles, scientific books, and reports from international institutions related to the green economy and Islamic economy.

The research process is carried out through several stages. The first stage is the identification and collection of literature through tracing *database* academic journals to find relevant scientific sources. The second stage is literature selection by selecting articles that have strong relevance to the research topic. The third stage is content analysis (*content analysis*) against the literature that has been selected to identify patterns, concepts, and findings of previous research. The final stage is a conceptual synthesis that aims to integrate various research findings to build a comprehensive understanding of the phenomenon being studied (Trudel et al., 2014).

D. RESULT AND DISCUSSION

1. Islamic Finance and Green Investment

Islamic finance is one of the branches of Islamic economics that is widely applied in today's modern economy. Islamic finance consists of various Islamic financial institutions such as Islamic banking, Islamic capital markets, Islamic insurance, Islamic microfinance institutions such as Islamic cooperatives and Baitul Maal wat Tamwil (BMT), and Islamic pawnshops. Islamic finance is closely related to investment activities that are in accordance with Islamic sharia principles, while in the green economy there are green investment activities. Green investment is an investment activity that focuses on companies or investment prospects that have a commitment to the conservation of natural resources, the production and discovery of new and renewable energy (NRE) alternative sources, the implementation of clean water and air projects, and investment activities that are friendly to the surrounding environment (Anisah, 2020). The concepts of sharia investment and green investment can be integrated to address funding problems for environmentally friendly projects to reduce climate change risks (Harahap et al., 2025).

One of the sharia investment instruments that has been integrated with green investment is green sukuk. Green sukuk is an investment instrument based on sharia principles and is specifically issued to fund projects that have a positive impact on the environment and contribute to efforts to address climate change (Imanudin et al., 2025). Green sukuk is expected to be an alternative investment instrument and a solution to achieve sustainable development. Projects that can be funded with green sukuk are those that prioritize the use of renewable energy, do not damage the ecosystem, and still pay attention to nature conservation and biodiversity. A report from INDEF's Center for Sharia Economic Development (CSED) revealed that in 2019-2024, the issuance of green sukuk showed a positive trend in both domestic and international markets. In the domestic market, the value of green sukuk issuance grew to 10 trillion Rupiah in 2022 and stabilized at 4-5 trillion in 2023-2024. Thus, green sukuk can be an investment option for investors who want to be morally responsible for environmental conservation, but still within the corridor of Islamic law.

Several previous studies have examined green sukuk in relation to the green economy and the achievement of sustainable development. Sholikhah & Khayati (2025) analyze the opportunities and challenges of green sukuk as a sustainable sharia investment instrument in Indonesia. The results of the analysis found that Indonesia is the country with the largest Muslim population in the world, reaching 237 million people or 87% of the total population, so green sukuk has a great opportunity to develop in Indonesia and Indonesia has the potential to become a leading country in the issuance of green sukuk globally. In addition, other opportunities from the development of green sukuk are increased investor awareness of responsible social investment and increased demand for renewable energy supply. Research and development of renewable energy requires a lot of investment. Therefore, green sukuk has the potential to be an investment

instrument solution to fund research and development of renewable energy. The results of the analysis also revealed the challenges of the development of green sukuk in Indonesia, namely the absence of laws or government regulations governing green sukuk and the absence of institutions or bodies that regulate and accredit green sukuk. Research by Imanudin et al (2025) analyze the influence of green sukuk issuance on the sustainable development of green infrastructure in Indonesia. The results of the analysis found that green sukuk affects 37.3% of the sustainable development of green infrastructure in Indonesia. The main characteristic of green sukuk lies in the integration of sharia values with sustainability principles. Green sukuk not only prohibits elements such as *riba*, *maysir*, and *gharar*, but is also directed to support projects that bring ecological benefits (Fadillah et al., 2025). Grahesti et al (2022) Put forward green sectors that can be funded with green sukuk, including: drought management, flood mitigation, and food security. Green sukuk is used to finance projects that meet green criteria, such as renewable energy, energy efficiency, sustainable transportation, waste management, reforestation, and climate change mitigation efforts (Rachmadhika, 2024).

In addition to green sukuk, green finance also belongs to one of the branches in the green economy. Green finance is closely related to Islamic finance. The concept of green finance refers to financial investment in environmental programs in order to achieve a balance of monetary chronological progress, natural environmental stability, and ecological protection for sustainable development (Alfarizi et al., 2023). The foundation of green finance in Islamic economics refers to the principles of *Maqashid Sharia*, which aims to protect religion, soul, intellect, descent, and property (Rahmayanti et al., 2025). The core values contained in *Maqashid Syariah* are in harmony with the goals of sustainable development, especially related to social welfare and protection (Muallimah, 2025).

2. Islamic Social Finance and Sustainability

Islam has social financial instruments consisting of *zakat*, *infaq*, *alms*, and *waqf* (*Ziswaf*). Islamic social finance has slightly different characteristics from Islamic finance, where Islamic financial instruments aim to make profits, but are still within the corridor of Islamic law, while Islamic social finance emphasizes more on the social impact caused by distributing *Ziswaf* to the poor in need. The main objective of Islamic social finance instruments is not only to provide short-term consumptive assistance, but also to promote economic empowerment, inequality reduction, and the creation of sustainable long-term development impacts (Nafis, 2026). *Zakat* must be issued by Muslims whose property has reached *nisab* and the recipient of *zakat* consists of 8 *asnaf* which has been determined in Q.S. At *Taubah* verse 60. *Infak* and *alms* are voluntary and there is no limit to property for those who want to issue *infak* or *alms*. The *infak* and *alms* given can be material or non-material, and the scope of recipients of *infak* and *alms* is wider than 8 *asnaf*. *Waqf* is an Islamic social financial instrument that has unique characteristics, namely that the principal property of *waqf* must not be lost

and the benefits of the utilization of waqf must be sustainable so that it can be enjoyed by future generations. The purpose of ziswaf is to cleanse property and souls because in the property of the Muslim community there are rights for the poor in need. In addition, ziswaf also functions as a means of equitable distribution of income or property to reduce inequality. Thus, ziswaf not only aims to share with people who need help, but ziswaf is also expected to be a means to get people out of poverty.

The use of Islamic social finance to achieve sustainable development goals is to channel it for productive economic activities. Poor people who have limited capital can get capital assistance from Islamic social finance funds. The assistance is expected to be capital for the poor to start productive economic activities that can bring in income. Productive economic activities carried out by the poor with the help of capital from Islamic social finance funds are expected to be a source of their sustainable livelihood and can lift the poor from poor to middle society. Increasing the number of middle-class people can increase the number of muzakki which will ultimately increase the number of ziswaf collected. In the long term, Islamic social finance can be the solution to achieve sustainable development goal number 1 (*no poverty*), 2 (*zero hunger*), 8 (*decent work and economic growth*), and 10 (*reduced inequalities*).

In addition to serving as a means to achieve sustainable development goals, Islamic social finance can also function as a means of environmental conservation. Research results by Abduh et al (2024) found that Islamic social finance instruments can be used to fund sustainable agriculture programs, such as organic farming, irrigation canals, and sustainable forest management that can help reduce environmental damage and improve food security. Other research by Nisak (2023), analyze *cash waqf linked blue sukuk* (CWLBS) with the approach of fiqh al bi'ah. The results of the study found that CWLBS can be used to fund environmentally friendly projects related to the marine and water sector, such as mangrove conservation, the provision of environmentally friendly fishing gear, and the development of integrated fishing villages.

3. Islamic Business and Ecological Responsibility

Islamic business is a business activity that is based on Islamic sharia values and principles. Along with increasing awareness of environmental protection, awareness of environmentally friendly business activities has also increased. Nupiah (2025) stated that the integration of Islamic business and the green economy can be implemented through several approaches that are in line with sharia and sustainability principles, including: (1) Islamic business actors can use resources efficiently and adopt a system *zero waste* that minimize waste, (2) integrate the principles of fairness and balance that can encourage environmentally friendly and sustainable business activities, (3) funding facilities for environmentally friendly projects and support the circular economy by Islamic financial institutions. Circular economy is an economic concept that allows the optimization of the use of resources to achieve sustainable economic growth through resource efficiency, waste and emission reduction, and maintenance of

environmental sustainability (Nupiah, 2025).

In an Islamic perspective, business activities are understood as part of human responsibility as caliphs on earth so that ecological sustainability becomes an integral part of economic activities (Wardani, 2025). The expertise that every human being has in running a business is called entrepreneurship. The integration of the green economy with entrepreneurship is called green entrepreneurship. Wardani (2025) define green entrepreneurship or ecopreneurship as an entrepreneurial approach that is not only oriented towards achieving profits, but also committed to minimizing negative impacts on the environment and supporting sustainability. Green entrepreneurship in an Islamic perspective can be understood as a business practice that combines spiritual values and ecological responsibility. The form of integration of Islamic spiritual values and ecological responsibility is that business people run their business based on the purpose of worship. If every business person is based on worship, then there will be no more efforts to gain profits in ways that are prohibited by the sharia. Business people who are based on Islamic sharia rules should have ecological responsibilities for environmental conservation, such as using energy and resources efficiently, managing waste properly, and using environmentally friendly raw materials. Thus, Islamic business and ecological responsibility can go hand in hand to achieve sustainable development.

E. CONCLUSION

Based on the results of the analysis above, it can be concluded that the concept of green economy is in accordance with and in harmony with Islamic economic principles in the framework of achieving sustainable development goals. Islamic economics provides an ethical foundation, through fiqh al bi'ah and the role of humans as caliphs on earth, not to overexploit nature and maintain the balance of the ecosystem for the lives of future generations. The compatibility between the green economy and the Islamic economy can be seen through the three pillars of the Islamic economic family, namely: Islamic finance, Islamic social finance, and Islamic business. In Islamic finance, there is one investment instrument that has fulfilled the principles of the green economy and does not contradict Islamic economics, namely green sukuk. Green sukuk can be an innovative funding solution to fund environmentally friendly projects based on Islamic sharia principles. The use of Islamic social financial instruments consisting of ziswaf, in addition to serving to alleviate poverty and inequality, can also function as an alternative funding for economic activities that support environmental sustainability. One of them is cash waqf linked blue sukuk. The integration of Islamic business values with the green economy encourages the creation of green entrepreneurship that prioritizes resource and energy efficiency, good waste treatment systems, and environmental conservation. This research is limited to qualitative literature studies. For future researchers, it is recommended to conduct empirical studies that quantitatively measure the effectiveness of green economy applications on reducing carbon emissions or improving people's well-being in certain areas.

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